

<i>SERFF Tracking Number:</i>	<i>NYLC-128086967</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>New York Life Insurance and Annuity Corporation</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1230-2, ET AL.</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>AD112 GMIR Variable Accumulator Series</i>		
<i>Project Name/Number:</i>	<i>AD112 GMIR Variable Accumulator Series/1230-2, et al.</i>		

Filing at a Glance

Company: New York Life Insurance and Annuity Corporation

Product Name: AD112 GMIR Variable Accumulator Series SERFF Tr Num: NYLC-128086967 State: Arkansas

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved-Closed State Tr Num:

Sub-TOI: L06I.002 Single Life - Flexible Premium Co Tr Num: 1230-2, ET AL. State Status: Approved-Closed

Filing Type: Form	Authors: Team Leader, Robert Williams III	Reviewer(s): Linda Bird
	Date Submitted: 02/13/2012	Disposition Date: 02/16/2012
		Disposition Status: Approved-Closed

Implementation Date Requested: 05/01/2012

State Filing Description:

General Information

Project Name: AD112 GMIR Variable Accumulator Series

Project Number: 1230-2, et al.

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Robert Williams III

Filing Description:

RE: New York Life Insurance and Annuity Corporation (NYLIAC)

Individual Life Insurance

NAIC #: 826 91596

FEIN #: 13-3044743

Variable Universal Life Insurance

Survivorship Variable Universal Life Insurance

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/16/2012

State Status Changed: 02/16/2012

Created By: Robert Williams III

Corresponding Filing Tracking Number:

SERFF Tracking Number: NYLC-128086967 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 1230-2, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: AD112 GMIR Variable Accumulator Series
Project Name/Number: AD112 GMIR Variable Accumulator Series/1230-2, et al.

Data Page Form - 1230-2

Data Page Form - 12150-2

Dear Commissioner:

Enclosed for your Department's approval is a new Data Page, form number 1230-2 (Page 2), to be used with policy form 308-30, previously approved on 12/28/2007, under State Tracking Number NYLC-125310662 DOI #37206. Page 1230-2 will replace the previous policy Page 2, 0830-2.

Also, enclosed for your Department's approval is a new Data Page, form number 12150-2 (Page 2), to be used with policy form 308-150, previously approved on 12/28/2007, under State Tracking Number NYLC-125310662 DOI #37206. Page 12150-2 will replace the previous policy Page 2, 08150-2.

Data Page 2(cont.) of the policy, in the "Interest and Loans Section", is revised to reduce the guaranteed minimum interest crediting rate from 3% to 2%. We are providing a revised policy Actuarial Memorandum to reflect the interest rate change. There are no other changes being made to the Data Page or the policy.

I hope that this information is satisfactory and that we can receive your Department's approval of this submission as soon as possible. If you have any further questions or comments in this regard, please feel free to contact me, toll free, at 1-877-464-0198.

Sincerely,
Linda E. LoPinto
Corporate Vice President
Individual Life Markets

Company and Contact

Filing Contact Information

Robert Williams III, Contract Consultant
51 Madison Avenue
Room 0154
New York, NY 10010

Robert_Williams_III@nyl.com
212-576-3449 [Phone]
212-447-4141 [FAX]

Filing Company Information

New York Life Insurance and Annuity
Corporation

CoCode: 91596

State of Domicile: Delaware

<i>SERFF Tracking Number:</i>	<i>NYLC-128086967</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>1230-2, ET AL.</i>		
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<i>Product Name:</i>	<i>AD112 GMIR Variable Accumulator Series</i>		
<i>Project Name/Number:</i>	<i>AD112 GMIR Variable Accumulator Series/1230-2, et al.</i>		
51 Madison Ave	Group Code: 826	Company Type: Life	
New York, NY 10010	Group Name: NYLIC	State ID Number:	
(212) 576-4809 ext. [Phone]	FEIN Number: 13-3044743		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance and Annuity Corporation	\$100.00	02/13/2012	56292964

SERFF Tracking Number: NYLC-128086967 State: Arkansas
Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:
Company Tracking Number: 1230-2, ET AL.
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: AD112 GMIR Variable Accumulator Series
Project Name/Number: AD112 GMIR Variable Accumulator Series/1230-2, et al.

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/16/2012	02/16/2012

<i>SERFF Tracking Number:</i>	<i>NYLC-128086967</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>AD112 GMIR Variable Accumulator Series</i>		
<i>Project Name/Number:</i>	<i>AD112 GMIR Variable Accumulator Series/1230-2, et al.</i>		

Disposition

Disposition Date: 02/16/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	NYLC-128086967	State:	Arkansas
Filing Company:	New York Life Insurance and Annuity Corporation	State Tracking Number:	
Company Tracking Number:	1230-2, ET AL.		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	AD112 GMIR Variable Accumulator Series		
Project Name/Number:	AD112 GMIR Variable Accumulator Series/1230-2, et al.		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	VUL Data Page		Yes
Form	SVUL Data Page		Yes

SERFF Tracking Number: NYLC-128086967 State: Arkansas

Filing Company: New York Life Insurance and Annuity Corporation State Tracking Number:

Company Tracking Number: 1230-2, ET AL.

TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: AD112 GMIR Variable Accumulator Series

Project Name/Number: AD112 GMIR Variable Accumulator Series/1230-2, et al.

Form Schedule

Lead Form Number: 1230-2

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1230-2	Data/Declaration Pages	Revised	Replaced Form #: 0830-2 Previous Filing #:	0.000	Gen VUL Data Pgs.pdf
	12150-2	Data/Declaration Pages	Revised	Replaced Form #: 08150-2 Previous Filing #:	0.000	Gen SVUL Data Pgs.pdf

POLICY INFORMATION

INSURED
[JOHN DOE]

AGE
[35 MALE]

CLASS OF RISK
[NON-SMOKER]

POLICY NUMBER- - **[00 000 000]**

POLICY DATE- - **[MAY 7, 2012]**

ISSUE DATE- - **[MAY 7, 2012]**

PLAN- **-NEW YORK LIFE VARIABLE UNIVERSAL LIFE ACCUMULATOR**

INITIAL FACE AMOUNT- -**[\$100,000.00]**

LIFE INSURANCE BENEFIT OPTION- -**[1]**

OWNER- -**[INSURED]**

BENEFICIARY (subject to change)- -

[AS DESIGNATED ON THE APPLICATION, OR AS SUBSEQUENTLY CHANGED IN ACCORDANCE WITH THE CHANGE OF BENEFICIARY PROVISIONS.]

ADDITIONAL BENEFITS

[UPROMISE ACCOUNT BENEFIT

\$25.00

A \$25.00 UPROMISE CONTRIBUTION AMOUNT TO YOUR UPROMISE ACCOUNT WILL BE MADE IF YOU REGISTER THIS POLICY WITH UPROMISE WITHIN 90 DAYS OF THE POLICY'S DELIVERY DATE. PLEASE SEE THE UPROMISE RIDER ATTACHED TO THIS POLICY FOR DETAILS. THIS UPROMISE CONTRIBUTION AMOUNT IS NOT TAXABLE, BUT WILL BE REFLECTED IF YOU SURRENDER THIS POLICY.]

PREMIUM INFORMATION

POLICY NUMBER- - [00 000 000]

INSURED- - [JOHN DOE]

PLANNED PREMIUM- - [\$ 1,075.80] PAYABLE AT [ANNUAL] INTERVALS
BEGINNING AS OF- - [05/7/2012]

TARGET PREMIUM*- - [\$ 991.00]

[REQUIRED 5-YEAR NO LAPSE GUARANTEE MINIMUM MONTHLY PREMIUM **- - [\$117.83]]

PREMIUM PAYMENTS

PREMIUM PAYMENTS CANNOT BE MADE ON OR AFTER THE POLICY ANNIVERSARY ON WHICH THE INSURED IS AGE 100, WHICH IS [MAY 7, 2077].

COVERAGE WILL EXPIRE WHEN THE CASH VALUE, LESS ANY SURRENDER CHARGES, UNPAID LOAN AND ACCRUED LOAN INTEREST, IS INSUFFICIENT TO COVER A MONTHLY DEDUCTION, UNLESS THE 5-YEAR NO LAPSE GUARANTEE IS IN EFFECT. IN ADDITION, BECAUSE POLICY VALUES ARE BASED ON THE INVESTMENT PERFORMANCE OF THE SEPARATE ACCOUNT, PAYMENT OF THE PLANNED PREMIUM AMOUNT SHOWN ABOVE ALONE MAY NOT GUARANTEE THAT THE POLICY WILL REMAIN IN EFFECT TO THE DATE SHOWN.

*TARGET PREMIUM

THE TARGET PREMIUM IS USED TO DETERMINE THE AMOUNT OF SALES EXPENSE CHARGE DEDUCTED FROM YOUR POLICY PREMIUM PAYMENTS DURING EACH POLICY YEAR. THE TARGET PREMIUM WILL CHANGE IF THE FACE AMOUNT OF THIS POLICY IS INCREASED OR DECREASED.

**5-YEAR NO LAPSE GUARANTEE

DURING THE FIRST 5 POLICY YEARS, WE GUARANTEE THIS POLICY WILL NOT LAPSE AS LONG AS THE TOTAL AMOUNT OF PREMIUMS YOU HAVE PAID (LESS ANY LOANS AND ACCRUED LOAN INTEREST AND PARTIAL SURRENDERS) IS AT LEAST EQUAL TO THE MINIMUM MONTHLY PREMIUM SHOWN ABOVE MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS UNDER THE POLICY TO DATE AS IF THE POLICY HAD BEEN ISSUED ON THE POLICY DATE. THIS GUARANTEE WILL END ON THE FIFTH POLICY ANNIVERSARY.

PLEASE REFER TO SECTION 4.8 REGARDING THE 5-YEAR NO LAPSE GUARANTEE FOR FURTHER DETAILS.

POLICY CHARGES

POLICY NUMBER - - [00 000 000]

INSURED - - [JOHN DOE]

MONTHLY DEDUCTION CHARGES

THE MONTHLY DEDUCTION CHARGES THAT ARE DEDUCTED FROM THE CASH VALUE CONSIST OF:

- A MONTHLY COST OF INSURANCE.
- A MONTHLY CONTRACT CHARGE NOT TO EXCEED \$35 PER MONTH IN THE FIRST POLICY YEAR AND \$15 PER MONTH FOR EACH POLICY YEAR THEREAFTER**.
- A MONTHLY MORTALITY AND EXPENSE RISK CHARGE, WHICH WILL NOT EXCEED, ON AN ANNUAL BASIS, 0.75% OF THE SEPARATE ACCOUNT VALUE.
- A MONTHLY PER THOUSAND OF FACE AMOUNT CHARGE, BASED ON ISSUE AGE, GENDER AND CLASS OF RISK, NOT TO EXCEED \$0.1239 PER THOUSAND OF THE FACE AMOUNT.
- THE MONTHLY COST FOR ANY RIDER(S) AS SHOWN ON THE DATA PAGES FOR SUCH RIDER(S).

MONTHLY DEDUCTION DAY- SEVENTH DAY OF EACH CALENDAR MONTH

PREMIUM EXPENSE CHARGES

THE PREMIUM EXPENSE CHARGES THAT ARE DEDUCTED FROM EACH PLANNED PREMIUM AND UNPLANNED PREMIUM WHEN THAT PAYMENT IS RECEIVED CONSIST OF:

- **SALES EXPENSE CHARGE** – IN ANY POLICY YEAR, CUMULATIVE PREMIUMS LESS THAN OR EQUAL TO THE TARGET PREMIUM ARE SUBJECT TO A SALES EXPENSE CHARGE NOT TO EXCEED 4.75% OF PREMIUM. CUMULATIVE PREMIUMS WITHIN A POLICY YEAR IN EXCESS OF THE TARGET PREMIUM ARE SUBJECT TO A SALES EXPENSE CHARGE NOT TO EXCEED 1.75% OF THE PREMIUM.
- **STATE TAX** – STATE TAX CHARGE OF 2% OF EACH PREMIUM PAYMENT. THIS AMOUNT IS SUBTRACTED FROM EACH PREMIUM PAYMENT. WE RESERVE THE RIGHT TO CHANGE THIS PERCENTAGE TO CONFORM TO CHANGES IN THE LAW.
- **FEDERAL TAX** – FEDERAL TAX CHARGE OF 1.25% OF EACH PREMIUM PAYMENT. THIS AMOUNT IS SUBTRACTED FROM EACH PREMIUM PAYMENT. WE RESERVE THE RIGHT TO CHANGE THIS PERCENTAGE TO CONFORM TO CHANGES IN THE LAW.

THIS POLICY MAY BE SUBJECT TO AN **ADDITIONAL CONTRACT CHARGE AS FOLLOWS:

IF THE POLICY LAPSES DURING THE FIRST POLICY YEAR AND THE POLICY IS THEN REINSTATED, AN ADDITIONAL CHARGE WILL BE DEDUCTED UPON REINSTATEMENT EQUAL TO THE DIFFERENCE (CURRENTLY \$20) BETWEEN THE MONTHLY CONTRACT CHARGE FOR THE FIRST POLICY YEAR AND THE MONTHLY CONTRACT CHARGE FOR SUBSEQUENT YEARS MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS MISSED DURING THE FIRST POLICY YEAR DUE TO THE LAPSE. SEE SECTION 4.10 OF THE POLICY FOR FURTHER INFORMATION.

IF THIS POLICY IS SURRENDERED DURING THE FIRST POLICY YEAR, AN ADDITIONAL CHARGE WILL BE DEDUCTED FROM THE CASH SURRENDER VALUE EQUAL TO THE DIFFERENCE (CURRENTLY \$20) BETWEEN THE MONTHLY CONTRACT CHARGE FOR THE FIRST POLICY YEAR AND THE MONTHLY CONTRACT CHARGE FOR SUBSEQUENT YEARS MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS THAT WOULD HAVE OCCURRED HAD THE POLICY STAYED IN EFFECT BETWEEN THE DATE OF SURRENDER AND WHAT WOULD HAVE BEEN THE FIRST POLICY ANNIVERSARY.

POLICY CHARGES (CONT)

POLICY NUMBER- - [00 000 000]

INSURED- - [JOHN DOE]

OTHER CHARGES AGAINST THE POLICY

- WE RESERVE THE RIGHT TO APPLY A CHARGE, NOT TO EXCEED \$30, FOR EACH TRANSFER OF FUNDS AFTER THE FIRST TWELVE IN A POLICY YEAR BETWEEN INVESTMENT DIVISIONS AND/OR THE FIXED ACCOUNT.
- WE RESERVE THE RIGHT TO MAKE A CHARGE FOR SEPARATE ACCOUNT FEDERAL INCOME TAX LIABILITIES IF THE LAW SHOULD CHANGE TO REQUIRE TAXATION OF SEPARATE ACCOUNTS.
- WE RESERVE THE RIGHT TO CHARGE A PROCESSING FEE OF \$25.00 FOR A PARTIAL SURRENDER. THE MINIMUM AMOUNT THAT CAN BE WITHDRAWN IS \$100.00.
- SURRENDER CHARGE PREMIUM IS AN AMOUNT USED TO CALCULATE THE MAXIMUM SURRENDER CHARGE. THE SURRENDER CHARGE PREMIUM MAY CHANGE IF THE FACE AMOUNT OF THIS POLICY IS INCREASED OR DECREASED. SURRENDER CHARGE PREMIUM: \$1,621.50
- A SURRENDER CHARGE NOT TO EXCEED THE SURRENDER CHARGES SHOWN IN THE TABLE BELOW. A SURRENDER CHARGE WHICH IS CALCULATED AS THE LESSER OF: (a) 50% OF TOTAL PREMIUMS PAID UNDER THE POLICY, AND (b) A PERCENTAGE (WHICH CHANGES BY DURATION) OF THE SURRENDER CHARGE PREMIUM AS SHOWN IN THE TABLE BELOW. (THIS TABLE APPLIES TO THE INITIAL FACE AMOUNT FOR THE NUMBER OF YEARS SHOWN. A NEW TABLE WILL BE PROVIDED IF THE FACE AMOUNT IS INCREASED OR DECREASED. THE ACTUAL SURRENDER CHARGE, WHICH APPLIES IN ANY YEAR, IS DESCRIBED IN THE MOST CURRENT PROSPECTUS THAT IS ON FILE WITH THE SEC.)

**TABLE OF MAXIMUM SURRENDER CHARGES
FOR THE BASE POLICY**

POLICY YEAR	PERCENTAGE APPLIED	MAXIMUM SURRENDER CHARGE
1	94%	\$1,621.50
2	89%	\$1,535.25
3	84%	\$1,449.00
4	80%	\$1,380.00
5	75%	\$1,293.75
6	71%	\$1,224.75
7	67%	\$1,155.75
8	64%	\$1,104.00
9	60%	\$1,035.00
10	56%	\$ 966.00

INTEREST AND LOANS

POLICY NUMBER- - [00 000 000]

INSURED- - [JOHN DOE]

INTEREST CREDITING

GUARANTEED INTEREST RATE CREDITED TO THE FIXED ACCOUNT-- 2%

CASH VALUE AND LOANS

GUARANTEED ANNUAL LOAN INTEREST RATE -- 6%

ADDITIONAL POLICY INFORMATION

SECTION THREE

THE MINIMUM FACE AMOUNT FOR THIS POLICY, AS REFERRED TO IN THE PROVISIONS OF SECTION THREE, IS \$50,000.

SECTION 3.2 – EVERY FACE AMOUNT INCREASE IS SUBJECT TO A \$5,000 MINIMUM AND A MAXIMUM NOT TO EXCEED OUR POLICY RETENTION LIMITS. YOU CAN MAKE ONE FACE AMOUNT INCREASE EACH POLICY YEAR.

SECTION 3.3 – YOU CAN MAKE ONE FACE AMOUNT DECREASE EACH POLICY YEAR.

SECTION 3.4 – YOU CAN CHANGE THE LIFE INSURANCE BENEFIT OPTION OF THIS POLICY ONLY ONCE PER POLICY YEAR IF THE INSURED'S AGE IS UNDER 100.

SECTION FOUR

SECTIONS 4.2 AND 4.3 – PLANNED AND UNPLANNED PREMIUMS CAN BE PAID WHILE THE INSURED IS LIVING AT ANY TIME BEFORE THE POLICY ANNIVERSARY ON WHICH THE INSURED IS AGE 100.

SECTION 4.3 – YOU CAN MAKE AN UNPLANNED PREMIUM PAYMENT UP TO 12 TIMES IN A POLICY YEAR, PROVIDED THE UNPLANNED PREMIUM PAYMENT IS AT LEAST \$50.

SECTION SEVEN

THE MINIMUM FACE AMOUNT FOR THIS POLICY, AS REFERRED TO IN THE PROVISIONS OF SECTION SEVEN IS \$50,000. THE MINIMUM PARTIAL SURRENDER AMOUNT IS \$100.

SECTION TEN

THE MORTALITY TABLE REFERRED TO IN SECTION 10.14 IS THE 2001 COMMISSIONER'S STANDARD ORDINARY MORTALITY, ANB, ULTIMATE, MALE, NON-SMOKER VERSIONS. THE INTEREST RATE REFERRED TO IN SECTION 10.14 IS 4% PER YEAR.

POLICY INFORMATION

INSUREDS
[JOHN DOE]
[JANE DOE]

AGES
[35 MALE]
[32 FEMALE]

CLASSES OF RISK
[STANDARD]
[NON SMOKER]

POLICY NUMBER- - [66 000 001]

POLICY DATE- - [MAY 7, 2012]
ISSUE DATE- - [MAY 7, 2012]

PLAN- -**NEW YORK LIFE SURVIVORSHIP VARIABLE UNIVERSAL LIFE ACCUMULATOR**

INITIAL FACE AMOUNT- -[\$500,000.00]

LIFE INSURANCE BENEFIT OPTION- -[1]

OWNER- -[INSUREDS]

BENEFICIARY (subject to change)- - [JOHN DOE, JR., SON OF INSURED]

ADDITIONAL BENEFITS

PREMIUM INFORMATION

POLICY NUMBER- - [66 000 001]

INSUREDS- - [JOHN DOE]
JANE DOE

PLANNED PREMIUM- - [\$3,029.00] PAYABLE AT [ANNUAL] INTERVALS
BEGINNING AS OF- - [05/7/2012]

TARGET PREMIUM@- - [\$ 2,817.50]

[REQUIRED 5-YEAR NO LAPSE GUARANTEE MINIMUM MONTHLY PREMIUM **- - [\$171.25]

PREMIUM PAYMENTS

PREMIUM PAYMENTS CANNOT BE MADE ON OR AFTER THE POLICY ANNIVERSARY ON WHICH THE YOUNGER INSURED IS OR WOULD HAVE BEEN AGE 100, WHICH IS [MAY 7, 2080].

COVERAGE WILL EXPIRE WHEN THE CASH VALUE, LESS ANY SURRENDER CHARGES, UNPAID LOAN AND ACCRUED LOAN INTEREST, IS INSUFFICIENT TO COVER A MONTHLY DEDUCTION, UNLESS THE 5-YEAR NO LAPSE GUARANTEE IS IN EFFECT. IN ADDITION, BECAUSE POLICY VALUES ARE BASED ON THE INVESTMENT PERFORMANCE OF THE SEPARATE ACCOUNT, PAYMENT OF THE PLANNED PREMIUM AMOUNT SHOWN ABOVE ALONE MAY NOT GUARANTEE THAT THE POLICY WILL REMAIN IN EFFECT TO THE DATE SHOWN.

@TARGET PREMIUM

THE TARGET PREMIUM IS USED TO DETERMINE THE AMOUNT OF SALES EXPENSE CHARGE DEDUCTED FROM YOUR POLICY PREMIUM PAYMENTS DURING EACH POLICY YEAR. THE TARGET PREMIUM WILL CHANGE IF THE FACE AMOUNT OF THIS POLICY IS INCREASED OR DECREASED.

**5-YEAR NO LAPSE GUARANTEE

DURING THE FIRST 5 POLICY YEARS, WE GUARANTEE THIS POLICY WILL NOT LAPSE AS LONG AS THE TOTAL AMOUNT OF PREMIUMS YOU HAVE PAID (LESS ANY LOANS AND ACCRUED LOAN INTEREST AND PARTIAL SURRENDERS) IS AT LEAST EQUAL TO THE MINIMUM MONTHLY PREMIUM SHOWN ABOVE MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS UNDER THE POLICY TO DATE AS IF THE POLICY HAD BEEN ISSUED ON THE POLICY DATE. THIS GUARANTEE WILL END ON THE FIFTH POLICY ANNIVERSARY.

PLEASE REFER TO SECTION 4.8 REGARDING THE 5-YEAR NO LAPSE GUARANTEE FOR FURTHER DETAILS.

POLICY CHARGES

POLICY NUMBER- - [66 000 001]

INSUREDS- -

[JOHN DOE]
JANE DOE

MONTHLY DEDUCTION CHARGES

THE MONTHLY DEDUCTION CHARGES THAT ARE DEDUCTED FROM THE CASH VALUE CONSIST OF:

- A MONTHLY COST OF INSURANCE.
- A MONTHLY CONTRACT CHARGE NOT TO EXCEED \$35 PER MONTH IN THE FIRST POLICY YEAR AND \$15 PER MONTH FOR EACH POLICY YEAR THEREAFTER**.
- A MONTHLY MORTALITY AND EXPENSE RISK CHARGE, WHICH WILL NOT EXCEED, ON AN ANNUAL BASIS, 0.75% OF THE SEPARATE ACCOUNT VALUE.
- A MONTHLY PER THOUSAND OF FACE AMOUNT CHARGE, BASED ON ISSUE AGES, GENDERS AND CLASSES OF RISK, NOT TO EXCEED \$ 0.0755 PER THOUSAND OF THE FACE AMOUNT.
- THE MONTHLY COST FOR ANY RIDER(S) AS SHOWN ON THE DATA PAGES FOR SUCH RIDER(S).

MONTHLY DEDUCTION DAY- SEVENTH DAY OF EACH CALENDAR MONTH

PREMIUM EXPENSE CHARGES

THE PREMIUM EXPENSE CHARGES THAT ARE DEDUCTED FROM EACH PLANNED PREMIUM AND UNPLANNED PREMIUM WHEN THAT PAYMENT IS RECEIVED CONSIST OF:

- **SALES EXPENSE CHARGE** – IN ANY POLICY YEAR, CUMULATIVE PREMIUMS LESS THAN OR EQUAL TO THE TARGET PREMIUM ARE SUBJECT TO A SALES EXPENSE CHARGE NOT TO EXCEED 4.75% OF PREMIUM. CUMULATIVE PREMIUMS WITHIN A POLICY YEAR IN EXCESS OF THE TARGET PREMIUM ARE SUBJECT TO A SALES EXPENSE CHARGE NOT TO EXCEED 1.75% OF THE PREMIUM.
- **STATE TAX** – STATE TAX CHARGE OF 2% OF EACH PREMIUM PAYMENT. THIS AMOUNT IS SUBTRACTED FROM EACH PREMIUM PAYMENT. WE RESERVE THE RIGHT TO CHANGE THIS PERCENTAGE TO CONFORM TO CHANGES IN THE LAW.
- **FEDERAL TAX** – FEDERAL TAX CHARGE OF 1.25% OF EACH PREMIUM PAYMENT. THIS AMOUNT IS SUBTRACTED FROM EACH PREMIUM PAYMENT. WE RESERVE THE RIGHT TO CHANGE THIS PERCENTAGE TO CONFORM TO CHANGES IN THE LAW.

THIS POLICY MAY BE SUBJECT TO AN **ADDITIONAL CONTRACT CHARGE AS FOLLOWS:

IF THE POLICY LAPSES DURING THE FIRST POLICY YEAR AND THE POLICY IS THEN REINSTATED, AN ADDITIONAL CHARGE WILL BE DEDUCTED UPON REINSTATEMENT EQUAL TO THE DIFFERENCE (CURRENTLY \$20) BETWEEN THE MONTHLY CONTRACT CHARGE FOR THE FIRST POLICY YEAR AND THE MONTHLY CONTRACT CHARGE FOR SUBSEQUENT YEARS MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS MISSED DURING THE FIRST POLICY YEAR DUE TO THE LAPSE. SEE SECTION 4.10 OF THE POLICY FOR FURTHER INFORMATION.

IF THIS POLICY IS SURRENDERED DURING THE FIRST POLICY YEAR, AN ADDITIONAL CHARGE WILL BE DEDUCTED FROM THE CASH SURRENDER VALUE EQUAL TO THE DIFFERENCE (CURRENTLY \$20) BETWEEN THE MONTHLY CONTRACT CHARGE FOR THE FIRST POLICY YEAR AND THE MONTHLY CONTRACT CHARGE FOR SUBSEQUENT YEARS MULTIPLIED BY THE NUMBER OF MONTHLY DEDUCTION DAYS THAT WOULD HAVE OCCURRED HAD THE POLICY STAYED IN EFFECT BETWEEN THE DATE OF SURRENDER AND WHAT WOULD HAVE BEEN THE FIRST POLICY ANNIVERSARY.

POLICY CHARGES (CONT)

POLICY NUMBER - - [66 000 001]

INSUREDS - - [JOHN DOE]

[JANE DOE]

OTHER CHARGES AGAINST THE POLICY

- WE RESERVE THE RIGHT TO APPLY A CHARGE, NOT TO EXCEED \$30, FOR EACH TRANSFER OF FUNDS AFTER THE FIRST TWELVE IN A POLICY YEAR BETWEEN INVESTMENT DIVISIONS AND/OR THE FIXED ACCOUNT.
- WE RESERVE THE RIGHT TO MAKE A CHARGE FOR SEPARATE ACCOUNT FEDERAL INCOME TAX LIABILITIES IF THE LAW SHOULD CHANGE TO REQUIRE TAXATION OF SEPARATE ACCOUNTS.
- WE RESERVE THE RIGHT TO CHARGE A PROCESSING FEE OF \$25.00 FOR A PARTIAL SURRENDER. THE MINIMUM AMOUNT THAT CAN BE WITHDRAWN IS \$500.00.
- SURRENDER CHARGE PREMIUM IS AN AMOUNT USED TO CALCULATE THE MAXIMUM SURRENDER CHARGE. THE SURRENDER CHARGE PREMIUM MAY CHANGE IF THE FACE AMOUNT OF THIS POLICY IS INCREASED OR DECREASED. SURRENDER CHARGE PREMIUM: \$6,765.85
- A SURRENDER CHARGE NOT TO EXCEED THE SURRENDER CHARGES SHOWN IN THE TABLE BELOW. A SURRENDER CHARGE WHICH IS CALCULATED AS THE LESSER OF: (a) 50% OF TOTAL PREMIUMS PAID UNDER THE POLICY, AND (b) A PERCENTAGE (WHICH CHANGES BY DURATION) OF THE SURRENDER CHARGE PREMIUM AS SHOWN IN THE TABLE BELOW. (THIS TABLE APPLIES TO THE INITIAL FACE AMOUNT FOR THE NUMBER OF YEARS SHOWN. A NEW TABLE WILL BE PROVIDED IF THE FACE AMOUNT IS INCREASED OR DECREASED. THE ACTUAL SURRENDER CHARGE, WHICH APPLIES IN ANY YEAR, IS DESCRIBED IN THE MOST CURRENT PROSPECTUS THAT IS ON FILE WITH THE SEC.)

**TABLE OF MAXIMUM SURRENDER CHARGES
FOR THE BASE POLICY**

POLICY YEAR	PERCENTAGE APPLIED	MAXIMUM SURRENDER CHARGE
1	91%	\$6,765.85
2	84%	\$6,245.40
3	77%	\$5,724.95
4	71%	\$5,278.85
5	66%	\$4,907.10
6	61%	\$4,535.35
7	57%	\$4,237.95
8	53%	\$3,940.55
9	49%	\$3,643.15
10	46%	\$3,420.10

INTEREST AND LOANS

POLICY NUMBER- - [66 000 001]

INSUREDS- - [JOHN DOE]
JANE DOE

INTEREST CREDITING

GUARANTEED INTEREST RATE CREDITED TO THE FIXED ACCOUNT- - 2%

CASH VALUE AND LOANS

GUARANTEED ANNUAL LOAN INTEREST RATE - - 6%

ADDITIONAL POLICY INFORMATION

SECTION THREE

THE MINIMUM FACE AMOUNT FOR THIS POLICY, AS REFERRED TO IN THE PROVISIONS OF SECTION THREE, IS \$100,000.

SECTION 3.2 – EVERY FACE AMOUNT INCREASE IS SUBJECT TO A \$5,000 MINIMUM AND A MAXIMUM NOT TO EXCEED OUR POLICY RETENTION LIMITS. YOU CAN MAKE ONE FACE AMOUNT INCREASE EACH POLICY YEAR.

SECTION 3.3 – YOU CAN MAKE ONE FACE AMOUNT DECREASE EACH POLICY YEAR.

SECTION 3.4 – YOU CAN CHANGE THE LIFE INSURANCE BENEFIT OPTION OF THIS POLICY ONLY ONCE PER POLICY YEAR IF THE YOUNGER INSURED'S AGE IS OR WOULD HAVE BEEN UNDER 100.

SECTION FOUR

SECTIONS 4.2 AND 4.3 – PLANNED AND UNPLANNED PREMIUMS CAN BE PAID WHILE EITHER INSURED IS LIVING AT ANY TIME BEFORE THE POLICY ANNIVERSARY ON WHICH THE YOUNGER INSURED IS OR WOULD HAVE BEEN AGE 100.

SECTION 4.3 – YOU CAN MAKE AN UNPLANNED PREMIUM PAYMENT UP TO 12 TIMES IN A POLICY YEAR, PROVIDED THE UNPLANNED PREMIUM PAYMENT IS AT LEAST \$50.

SECTION SEVEN

THE MINIMUM FACE AMOUNT FOR THIS POLICY, AS REFERRED TO IN THE PROVISIONS OF SECTION SEVEN IS \$100,000. THE MINIMUM PARTIAL SURRENDER AMOUNT IS \$500.

SECTION TEN

THE MORTALITY TABLE REFERRED TO IN SECTION 10.14 IS THE 2001 COMMISSIONER'S STANDARD ORDINARY MORTALITY, ANB, ULTIMATE, MALE AND FEMALE, SMOKER AND NONSMOKER VERSIONS. THE INTEREST RATE REFERRED TO IN SECTION 10.14 IS 4% PER YEAR.

SERFF Tracking Number:	NYLC-128086967	State:	Arkansas
Filing Company:	New York Life Insurance and Annuity Corporation	State Tracking Number:	
Company Tracking Number:	1230-2, ET AL.		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	AD112 GMIR Variable Accumulator Series		
Project Name/Number:	AD112 GMIR Variable Accumulator Series/1230-2, et al.		

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	N/A		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Life & Annuity - Acturial Memo		
Comments:			
Attachments:			
	AD112 VUL Accumulator - Generic AM 2012_02_06.pdf		
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